



Michelle Lunon
Pension Practitioner.com
Daws House
33-35 Daws Lane
London
NW7 4SD

Tuesday 23rd December 2014

Dear Michelle

Please find enclosed the signed transfer docs for Jonathan Wheeler along with the signed Trust Deed for the Roseland Securities Pension Scheme.

Kind Regards

A handwritten signature in dark ink, appearing to read 'Kate Llewellyn', with a small dot at the end.

Kate Llewellyn

FriendsLife

Friends Life Limited
PO Box 1550, Milford, Salisbury SP1 2TW
Telephone 0845 6029221 Fax 0845 6000624

Jan & Co Investment Marketing
105 Victoria Road
Swindon
Wiltshire
SN1 3BD

If you have any enquiries, please ring
0845 6029221
or write to
Friends Life Limited, PO Box 1550,
Milford, Salisbury SP1 2TW
Calls may be recorded for training and audit purposes

2 September 2014

Our ref : TCS/CS.NGP.MS1

Dear Sir/Madam

Scheme number : F56097/28
Member's name : Jonathan J Wheeler
Scheme name : Sun Valley Salaried Defined Contribution
Retirement and Death Benefits Scheme

Thank you for your recent request.

Please find enclosed with this letter : _

- an up to date internet statement for your reference. You may request an original statement at any time.
- a Transfer Value Quote and Discharge Forms

The current fund value is £50,529.01. This value is not guaranteed and the value can go down as well as up.

Current Fund Value : £50,529.01
Current Transfer Value : £50,529.01

If you would like to discuss any matters arising from this letter, please contact us on the number above. We will be happy to help.

Yours faithfully

Lynne Sales

Lynne Sales
Client Services



Friends Life Transaction Summary

| | | |
|----------------------|-------------------------|-----------------------------------|
| Scheme Name | Your Name | Scheme & Member Number |
| Sun Valley Foods Ltd | Jonathan Julian Wheeler | F56097/28 |

Payment into your Plan as at 1/9/2014

| Payment In Type | Date | Personal Payment | Employer Payment | Total Invested |
|--|------------------------|-------------------|-------------------|-------------------|
| Total on last statement | 01/06/2014 | £16,932.27 | £16,601.22 | £33,533.49 |
| Fund | Units Purchased | | | |
| FL North American | 4106.13 | | | |
| FL Index Linked | 4809.83 | | | |
| FL Fixed Interest | 4732.79 | | | |
| FL Property | 4882.38 | | | |
| FL Pre-retirement Fixed Interest | 1044.55 | | | |
| FL Cash | 1084.69 | | | |
| Contributions paid since last statement | | £0.00 | £0.00 | £0.00 |
| Overall Totals | | £16,932.27 | £16,601.22 | £33,533.49 |
| Total Paid in Last 12 Months (excludes any transfer received) | | £0.00 | £0.00 | £0.00 |

Other Transactions as at 1/9/2014

| Transaction Type | Date | |
|--------------------------------------|----------------------|--|
| Monthly management charge | - | |
| Fund | Unit Movement | |
| FL Pre-retirement Fixed Interest | -1.94 | |
| FL Cash | -2.02 | |
| FL Fixed Interest | -8.76 | |
| FL Index Linked | -8.90 | |
| FL North American | -7.60 | |
| FL Property | -9.04 | |
| Monthly management charge (Transfer) | - | |
| Fund | Unit Movement | |
| FL Pre-retirement Fixed Interest | -0.03 | |
| FL Cash | -0.03 | |
| FL Fixed Interest | -0.10 | |
| FL Index Linked | -0.10 | |
| FL North American | -0.07 | |
| FL Property | -0.07 | |

*** Management Charges

- During this statement period the total management charge deducted was £90.85. It was paid for by deducting £90.85 worth of units from your unitised funds. The charge is calculated daily but it is deducted monthly in arrears, around the middle of each month.



Friends Life Limited.

An incorporated company limited by shares and registered in England and Wales number 4096141. Registered Office: Pixham End, Dorking, Surrey RH4 1QA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone 0845 602 9189 - calls may be recorded.

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www.friendslife.com



TRANSFER VALUE QUOTATION AT 01/09/2014

Prepared for:

Scheme: Sun Valley Salaried Defined Contribution Retirement and Death Benefits Scheme
Name: Mr Jonathan Julian Wheeler
Date of birth: 21/02/1973
Date of joining scheme: 01/05/2004
Date of leaving scheme: 22/07/2011
Normal retirement date: 21/02/2038
Scheme reference: F56097/28

Current fund value:

Value of the plan at 01/09/2014 is £50528.99

Current transfer value:

Transfer value of the plan at 01/09/2014 is £50528.99





Receiving Scheme Information:

- The transfer value can only be paid to another UK registered pension scheme and subject to HMRC requirements.
- The amount quoted above does not include any benefits arising from a divorce/dissolved civil partnership and no earmarking order/attachment is held in respect of these benefits unless the scheme reference number is F46036/F46037.
- None of the benefits are in drawdown providing an unsecured pension or Alternatively Secured Pension.
- None of the transfer directly or indirectly arise from uncrystallised rights under an approved occupational pension scheme or buyout contract where on or after 27 July 2004 but before 6 April 2006 the member had elected to take a tax-free lump sum while deferring receipt of the pension.

Important Information:

- The transfer value is not guaranteed. The amount actually payable will depend on the value of your investments on the date we process the transfer. It may be higher or lower than the amount shown above.
- All benefits are subject to HMRC limits and requirements. The transfer value has not been tested against HMRC limits. The issue of this quotation should not be taken to imply that the benefits shown will fall within such limits or that the payment of a transfer value will be permissible.
- This information assumes that any contributions submitted to us in the last 14 days will be cleared by the bank. In the unlikely event that this does not happen the value shown will reduce.
- Please note that any Tax-Free Cash Sum entitlement above 25% will be lost if you decide to transfer out unless it forms part of a block transfer. If the transfer is part of a block transfer please contact us for additional information.
- In the event that a special early retirement age is shown if further information is required please contact us on the number above.
- The policyholder does not have the right to take benefits before age 55.
- The status of this transfer relating to primary/enhanced protection is unknown.
- The right is reserved to correct any error which may be contained in this quotation before any transfer value is paid.
- We recommend that you seek financial advice.

Friends Life is a business name of certain companies in the Friends Life group including the following companies:
 Friends Life Limited Company number 4096141 Friends Life and Pensions Limited Company number 475201
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
 Friends Life Marketing Limited Company number 5059179 Friends Life Investment Solutions Limited Company number 6349025
 Authorised and regulated by the Financial Conduct Authority.
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 Calls may be recorded. Friends Life is a registered trade mark of the Friends Life group. www.friendslife.com



Friends Life Limited
PO Box 1550, Milford, Salisbury, SP1 2TW
Telephone 0845 6029221 Fax 0845 6000624

Transfer Out Authority Form

Sun Valley Salaried Defined Contribution Retirement and Death Benefits Scheme

Details of member: Mr Jonathan Julian Wheeler

Member reference: F56097/28

National Insurance number:

Date of birth: 21/02/1973

This Transfer-Out Authority form should only be used in respect of a transfer to a UK registered pension scheme [this includes transfers to a deferred annuity contract, i.e.: Section 32 Buy-Out policy].

For investment only cases, only complete Section 1 [A, F and G or H] and Section 2. For all other cases the Authority Form must be completed in full.

Section 1 - Details about the new [receiving] scheme [To be completed by the receiving scheme or insurance company]

A) Full name of receiving scheme [enter member's name where the transfer is to a deferred annuity contract]:

ROSELAND SECURITIES PENSION SCHEME

The above pension scheme has been registered by HM Revenue & Customs, or has acquired registered status by virtue of being a deferred annuity contract or an approved pension scheme on 5 April 2006, under Chapter 2 Part 4 of the Finance Act 2004.

B) Is the registered pension scheme fully insured?

YES / NO

C) HMRC approval number of the receiving scheme: SF _____

Or

HMRC Pension Scheme Tax Reference number: PSTR 00810289RE

[Note: The above approval numbers are not required where the transfer is to a deferred annuity contract]

D) Is the registered pension scheme permitted to receive this transfer value, and will it meet the minimum acceptance requirements?

YES / NO

E) How is the transfer to be paid?
[Please tick appropriate box]

☒ Electronic funds transfer
[Please complete Section F]

☐ Cheque
[Please complete Section G]

F) Bank account number: 3313 0366
Account name: ROSELAND SECURITIES PENSION SCHEME
Sort code: 60-95-31

G) Make the transfer value cheque

payable to: [See note below] _____

Address to send cheque to: _____

Reference / Contact Name: _____

Notes

Where the registered pension scheme is fully insured, Friends Life will only make payment to the receiving Insurance Company. If the scheme is not fully insured, payment will be made to the trustees.

Section 2 - Declaration

I hereby instruct Friends Life to make the transfer payment detailed above and understand that continued membership of the scheme, or rejoining the scheme, is not permitted once the transfer has been made. As such I accept that no further contributions can be made and I confirm that the information given is correct. I understand that once I have transferred out of my current scheme, my membership of that scheme finishes and I will lose all benefits in that scheme, including any death benefits and dependants' pensions.

Member's signature: _____

Date: 20/12/14

Print name: _____

JONATHAN JULIAN WHEELER

Signature of the trustee: _____

Date: 20/12/14.

Print name: _____

JONATHAN JULIAN WHEELER

Where the company acts as trustee, we require the signature of one director or the company secretary. If the scheme has individual trustees, we will accept the signature of one of them. However, the trustees signature must not be that of the transferring member.

For deferred annuity contract policies, policies that have been assigned to the individual member or schemes that have been made direct obligation of Friends Life, only the member's signature is required.



Stephen Brennan
Administrator

Number 4 St Paul's Square, Old Hall Street,
Liverpool, L3 9SJ
+44 (0)151 236 8771
Fax +44 (0)151 242 7346
stephen.brennan@mercer.com
www.mercer.com

06 November 2014

Private and Confidential
Jan Investment Marketing
105 Victoria Road
Swindon
Wiltshire
SN1 3BD

Subject:

Princes Pension Scheme
Transfer Value Quotation in respect of : MR J J WHEELER

Dear Sirs

I refer to your request for a quotation of the transfer value of the above member's benefits under the scheme and enclose the relevant information. Please also ensure that the member is given a copy of the 'important notice' attached to this letter.

The calculation is in accordance with the trustees' instructions on the allowance for discretionary benefits.

If the member now wishes to transfer, then the figure is guaranteed subject to written acceptance being received by the trustees by the Guarantee Expiry Date shown on the Summary of Details.

If the transfer is to proceed, please return all documentation, as quoted on the 'Transfer Check List' by the Guarantee Expiry Date.

If the transfer will be to a personal pension scheme, stakeholder pension scheme or other individual arrangement, please would you also

- confirm that the transfer will be made on your agency; and
- advise us of your SIB/FSA agency number.

The amount at date of transfer may therefore be more or less than the amount originally calculated.

The Pensions Regulator has published material for pension scheme members to alert them to the dangers of 'pension liberation fraud', which can occur if a member transfers their benefits to a new pension arrangement that offers the member early access to their pension savings.

As requested by the Pensions Regulator, we have enclosed a leaflet that explains to members the dangers of transferring to such an arrangement. Please note that this is **not** intended to suggest that you or the proposed receiving arrangement are in any way involved in any type of pension liberation fraud – the Regulator has requested that we include their leaflet with **all** transfer out statements.

Please forward the enclosed leaflet on to the member and advise them that further information from the Regulator on this area is available from the Pensions Advisory Service's website at: <http://www.pensionsadvisoryservice.org.uk>

This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. All benefits must be calculated and paid only in accordance with the trust deed and rules of the scheme and UK and European law, and are therefore subject to review before payment.

Mercer is providing this transfer information purely in accordance with its duty as administrator of the pension scheme, and does not profess to offer any advice in respect of the member's personal circumstances.

Yours sincerely

Stephen Brennan
Administrator

for Mercer, administrator acting on behalf of the trustees of the Princes Pension Scheme

Princes Pension Scheme

Important Notice for all members wishing to transfer

The trustees are not able to advise members who want to take a transfer from the scheme/plan. The trustees recommend that you take financial advice to help you consider carefully the possible merits and risks associated with taking a transfer value, compared with retaining a deferred benefit entitlement from the scheme/plan. Some of the aspects to consider:-

- Compare the benefits expected from the arrangement to which you are planning to take the transfer value, with your entitlement in the scheme/plan. If the receiving arrangement is money purchase (that is, the ultimate benefit depends entirely on investment returns on the underlying funds) the comparison will be difficult, since the benefits payable cannot normally be predicted with any certainty.
- From 6 April 2005 members of schemes like the Princes Pension Scheme may have greater security in some circumstances where the scheme's assets would otherwise not be able to provide the members' entitlements in full. This is because, in addition to requiring the sponsoring company to make additional contributions in certain circumstances, the Government has introduced a "Pension Protection Fund". This is a statutory fund run by the Board of the Pension Protection Fund, which will provide some compensation for members if the sponsoring company is not able to contribute more.

Members of the Princes Pension Scheme would be entitled to receive compensation from the Pension Protection Fund in the appropriate circumstances.

- Other organisations such as the Financial Conduct Authority, the Pensions Regulator and the Pensions Advisory Service also provide general information about transfers which may help you to decide whether or not to transfer your benefits. Please note, however, that these organisations cannot give you specific advice on whether or not to transfer your benefits – only a financial adviser can do that.

Transfer values are calculated using a method and basis determined by the trustees, after taking advice from the scheme actuary, to be consistent with legislation and the rules of the scheme. The method and/or basis may therefore be revised from time to time, to reflect changes in legislative and financial conditions.

Mercer is providing you with this transfer information purely in accordance with its duty as administrator of the pension scheme, and does not profess to offer any advice in respect of your personal circumstances.

Pension Liberation

In light of Her Majesty's Revenue and Customs' ('HMRC') and the Pensions Regulator's concerns over possible pension liberation fraud, before they can consider any request to transfer out, the trustees of the scheme currently require all members who request a transfer to provide some additional information in support of their request.

I have sent a Member Information form to the member and have asked the member to complete this and return it to me.

Enclosed are an Occupational Pension Scheme Additional Information Form and a Personal Pension Plan Additional Information Form. Please arrange for the appropriate Form to be completed by the scheme or arrangement that the member wishes to transfer to and returned to me with the supporting evidence requested.

I wish to emphasise that this is in no way intended to suggest that you or the member are in any way involved in any pension liberation activity. The trustees of the scheme currently require **all** members who request a transfer to provide this additional information.

| | |
|---|-------------------------|
| 1. SUMMARY OF DETAILS IN RESPECT OF: MR J J WHEELER | |
| Name of Transferring Scheme: Princes Pension Scheme | |
| 1.1 Quotation Date: | 05 November 2014 |
| 1.2 Guarantee Expiry Date: <i>NB. No guarantee can be offered whilst you are still in Pensionable Service</i> | 04 February 2015 |
| 1.3 Total Transfer Value of benefits detailed in Section 3 Not including AVCs | £28,656.00 |
| 1.4 Member's normal contributions (including member's contractual contributions transferred to the Scheme) included in the Total Transfer Value: | £2788.43 |
| 1.5 Member's voluntary contributions (including voluntary contributions transferred to the scheme) excluded from the Total Transfer Value: Total Additional Voluntary Contributions | £0.00 |
| ▪ AVCs that commenced Pre 8 April 1987 | £0.00 |
| ▪ AVCs that commenced Post 7 April 1987 | £0.00 |
| 1.6 Contracted-out Rights included in Total Transfer Value: In respect of Pre 6 April 1997 | £0.00 |
| In respect of Post 5 April 1997 | £28,656.00 |
| 1.7 Amount of Transfer Value which is subject to increases at 5% or the rise in the cost of living in the UK if less | £28,656.00 |
| 1.8 Amount of LRP included in Transfer Value (which will be reclaimed, if appropriate) | £0.00 |
| 1.9 PLEASE NOTE THAT MERCER IS ACTING PURELY IN ACCORDANCE WITH ITS DUTY AS ADMINISTRATOR OF THE TRANSFERRING SCHEME AND DOES NOT PROFESS TO OFFER ANY ADVICE IN RESPECT OF THE MEMBER'S PERSONAL CIRCUMSTANCES. | |

| | |
|--|---|
| 2. MEMBER DETAILS | |
| 2.1 Member's Name (Title, Initials and Surname) | MR J J WHEELER |
| 2.2 Last known address | 1 Church Steps Martley WORCESTER WR6 6QA |
| 2.3 Date of Birth: | 21 February 1973 |
| 2.4 Verified?: | N |
| 2.5 Marital or Registered Civil Partnership Status: | Single |
| 2.6 Membership Class | 01 – Normal Members |
| 2.7 National Insurance Number: | NZ173392B |
| 2.8 Date employment commenced: | 29 December 1997 |
| 2.9 Date Contracted Out employment commenced: | 01 March 1998 |
| 2.10 Date pensionable service commenced: | 01 March 1998 |
| 2.11 Date pensionable service ended: | 08 August 2000 |
| <p>This statement is based on the information currently held by the administrator of the scheme and is produced for information only. It is not proof of entitlement and confers no right to benefits. All benefits must be calculated and paid only in accordance with the trust deed and rules of the scheme and UK and European law, and are therefore subject to review before payment.</p> | |

| | |
|---|-----------------------|
| 3. DEFINED BENEFIT COMPONENTS OF TOTAL TRANSFER VALUE PAYABLE | |
| 3.1 Basic Scheme Amounts(BSAs) | |
| PENSION BENEFITS AS AT DATE PENSIONABLE SERVICE ENDED | |
| NB includes benefits provided from any transfers to the Scheme - see separate statement for additional information relating to the transferred in benefits. | |
| Element of Pension at Date of Exit | Amount per annum £ |
| Post 97 Sch Pen subjct LPI at | 1009.40 |
| Total Pension at Date Pensionable Service Ended: | £1009.40 |

Occupational Pension Scheme – Additional Information Form

Member name: MR J J WHEELER

National Insurance Number: NZ173392B

Transferring scheme name: Princes Pension Scheme ('the scheme')

For the Trustees of the scheme to consider the member's request to transfer their benefits from the scheme to an occupational pension scheme ('the receiving scheme'), please provide **ALL** of the information and supporting documents detailed below. The Trustees of the scheme will not be able to consider the member's transfer request until **ALL** of the requested information is provided.

| Information required | Supporting evidence required | Please tick to confirm information is being provided | For Mercer use only |
|---|--|--|---------------------|
| | | | |
| Date on which the receiving scheme was registered with HMRC | Copy of Registration certificate or print-off from HMRC Scheme Administrator website | Enclosed: ✓ | |
| | | | |
| Name and address of the principal employer for the receiving scheme | Print-off from Companies House WebCheck | Enclosed: ✓ | |
| | | | |
| Date of incorporation of the principal employer for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House WebCheck | Enclosed: ✓ | |
| | | | |
| Company registration number for the principal employer for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House | Enclosed: ✓ | |

| | | | |
|--|---|--|--|
| | WebCheck | | |
| | | | |
| Description of the business, service or trade provided by the principal employer for the receiving scheme | Print-off from Companies House WebCheck, where this information has been recorded by Companies house, or written description | Enclosed:✓..... | |
| | | | |
| Confirmation of whether the principal employer is an active or dormant company | Print-off from Companies House WebCheck | Enclosed:✓..... | |
| | | | |
| Name and address of the Scheme Administrator for the receiving scheme | <p>If the Scheme Administrator for the receiving scheme is a company, print-off from Companies House WebCheck</p> <p>If the Scheme Administrator for the receiving scheme is not a company, written confirmation of details</p> | Enclosed:✓..... | |
| | | | |
| If the Scheme Administrator for the receiving scheme is a company, date of incorporation of the Scheme Administrator for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House WebCheck | <p>Enclosed:✓.....</p> <p>N/A: receiving Scheme Administrator is not incorporated:</p> | |
| | | | |
| If the Scheme Administrator for the receiving scheme is a company, the company registration number for the Scheme Administrator for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House WebCheck | <p>Enclosed:✓.....</p> <p>N/A: receiving Scheme Administrator is not incorporated:</p> | |


| | | | |
|--|---|---|--|
| If the receiving scheme has a corporate trustee, the name and address of the corporate trustee | Print-off from Companies House WebCheck | Enclosed: N/A: no corporate trustee:✓..... | |
| If the receiving scheme has a corporate trustee, date of incorporation of the corporate trustee for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House WebCheck | Enclosed: N/A: no corporate trustee:✓..... | |
| If the receiving scheme has a corporate trustee, the company registration number for the corporate trustee for the receiving scheme | Copy of certificate of incorporation or print-off from Companies House WebCheck | Enclosed: N/A: no corporate trustee:✓..... | |
| Evidence that the trustees of the receiving scheme are registered with the Information Commissioner's Office as Data Controllers (if the trustees are exempt from the requirement to register as Data Controllers, please provide an explanation of why they are exempt) | Print-off from the Information Commissioner's register of data controllers or written explanation | ICO register print off enclosed:✓..... Written explanation enclosed: | |
| Name, address , account number and sort code for the bank account for the trustees of the receiving scheme | Confirmation of trustees' bank account details | Enclosed:✓..... | |

| | | | |
|---|---|--|--|
| If the transfer payment is not to be paid direct to the trustees' account, please provide an explanation of why the payment is being made to a different account | Written explanation | N/A: payment is to be made to trustees' account: ✓ | |
| | | Written explanation enclosed: | |
| Confirmation that the member is a member of the receiving scheme | Copy of member's application to join the receiving scheme or written confirmation that the member has been automatically enrolled into the receiving scheme | Copy of application enclosed: ✓ | |
| | | Confirmation of automatic enrolment enclosed: | |
| Details of all organisations that provide investment services for the trustees of the receiving scheme and, if these service providers are registered with the Financial Conduct Authority, evidence of registration | Written confirmation Print-off from the FCA register for each registered investment provider | Enclosed: ✓ | |
| | | | |
| Details of the fund manager (s) appointed by or on behalf of the trustees of the receiving scheme (if the receiving scheme is exempt from the requirement to appoint a fund manager, please provide an explanation of why it is exempt) | Written confirmation | Enclosed: ✓ | |
| If the member's benefits include contracted out rights and the receiving scheme is contracted in, evidence that the member has received an illustration of the benefits that would be provided | Copy of the illustration provided to the member | Enclosed: | |

| | | | |
|--|--|---|--|
| in the receiving scheme in exchange for the transfer payment | | N/A: member's benefits do not include contracted out rights or receiving scheme is contracted out: | |
|--|--|---|--|

I confirm that all of the information requested above has been provided and that this information is correct and complete. I confirm that I will notify Mercer, as administrators of the transferring scheme, if any of the information I have provided changes before the transfer is complete.

Signed on behalf of the Scheme Administrator of the receiving scheme:

.....


Date: 20/12/14

Member Information Form

| |
|--|
| Scheme Name: Princes Pension Scheme Princes Pension Scheme |
| Member Name: Mr J J Wheeler |
| National Insurance number: NZ173392B |

The Pensions Regulator and Her Majesty's Revenue and Customs (HMRC) are concerned about the number of individuals who are enticed into pension scams, which are on the increase in the UK. Many of these scams work by suggesting that they can provide individuals with early access to their pension savings, without explaining the very significant tax consequences that are likely to arise as a result.

We have enclosed a leaflet from the Pensions Regulator with your Transfer Statement, which provides guidance on how you can avoid becoming a victim of pension scams.

You can find more information about the tax consequences of accessing your pension savings early from Her Majesty's Revenue and Customs' website at <http://www.hmrc.gov.uk/pensionschemes/liberationfs.pdf>

The Trustees are keen to assist you in avoiding becoming a victim of pension scams and, following guidance from the Pensions Regulator, have compiled the questions below. Please provide as much information as you can, not forgetting to sign and date the form.

The Trustees require this form to be completed, signed and returned before your transfer application can be considered.

-
- 1) Have you received any promotional material or information about the ROSELAND SECURITIES PENSION SCHEME [the scheme you wish to transfer your benefits to] (the 'receiving scheme')? If so, please provide copies.

YES / NO

- 2) Have you received a quotation or illustration of the benefits that would be provided for you in the receiving scheme in exchange for your transfer payment?

YES / NO

- 3) How did you become aware of the receiving scheme?

I, SONATHAN WHEELER, SET UP THE PROPOSED
RECEIVING SCHEME

Member Information Form

- 4) Have you received any advice in connection with transferring your pension benefits? If so, please provide details of the organisation or company that provided you with that advice.

(Delete as appropriate)

I have not received any advice in connection with the transfer of my pension benefits.

OR

I have received advice from:

SAN INVESTMENT MARKETING

- 5) During the transfer process, has the receiving scheme (or its administrators) contacted you with official documentation or has all communication been by email and/or telephone?

NO, OFFICIAL DOCUMENTATION PROVIDED.

- 6) Have you felt unduly pressured by anyone to make a quick decision about transferring your pension?

YES / NO

- 7) Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators as a result of transferring your benefits?

YES / NO

If 'yes', please provide details of the payment you will be receiving below.

Member Information Form

8) Have you been told that you can access any part of your pension fund under the receiving scheme before age 55, other than on grounds of ill-health?

YES / NO

If 'yes', please provide details of the circumstances in which you have been told that you can access any part of your benefits before age 55.

9) As the receiving scheme is an Occupational Pension Scheme, are you employed by an employer that sponsors the receiving scheme?

YES / NO - SELF EMPLOYED, COMPANY DIRECTOR

10A) If you are not employed by an employer that sponsors the receiving scheme, please provide a brief explanation of your reasons for wishing to transfer your benefits:

10B) If you are employed by an employer that sponsors the receiving scheme, please provide the address of your usual place of work for the employer:

HIGHER TREBYAN, LANHYDROCK,
BOOMIN, CORNWALL
PL30 5AE

Member Information Form

11) Will you and / or your employer be paying any contributions into the receiving scheme other than the transfer payment?

YES / NO

Declaration

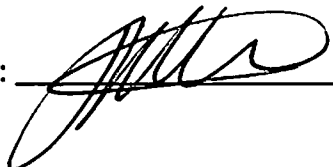
I confirm that the information provided above is, to the best of my knowledge, accurate and complete.

Before signing up to any transfer I understand that I can contact The Pensions Advisory Service (TPAS) if I think I'm being targeted as part of a pension scam to discuss the potential consequences, including tax implications, if the transfer payment is deemed to be unauthorised by HMRC. TPAS can be contacted on 0300 123 1047 or at <http://www.pensionsadvisoryservice.org.uk/>.

I confirm that I have read and understood the Pensions Regulator's Leaflet "A lifetime's savings lost in a moment" that was enclosed with my transfer value statement and that I still wish to proceed with the transfer of my benefits.

I understand that the Trustees of the scheme can report the payment of my transfer value to the Pensions Regulator and / or to Action Fraud.

Print name: JONATHAN WHEELER

Signed:  Date: 20/12/14

Application to proceed with transfer of benefits

To: The Trustees of Princes Pension Scheme (the pension scheme)

Name of member: MR J J WHEELER

I wish to transfer the value of my benefits to ROSELAND SECURITIES PENSION SCHEME (the receiving arrangement) as an alternative to leaving those benefits, including any statutory right I may have to a guaranteed cash equivalent, in the pension scheme.

Please apply the transfer value* of my benefits in the pension scheme to secure benefits in respect of me in the receiving arrangement. I acknowledge that on payment of the transfer in accordance with my request made by completing and returning this form, duly signed and dated, the trustees will be discharged from all liability to provide any benefits for or in respect of my membership of the pension scheme.

I understand that the benefits eventually payable from the receiving arrangement may be more or less than the benefits that would have been payable in respect of me in the pension scheme.

I acknowledge that the trustees will not be responsible for the amount or type of benefits to be provided by the receiving arrangement in return for the above transfer value*.


I confirm that I am not transferring my benefits to a 'pension liberation' arrangement in order to access my benefits in any way that conflicts with Her Majesty's Revenue & Customs' requirements. I understand that were I to do so, I would be liable for the tax charges that Her Majesty's Revenue & Customs would levy on me. (If you have any concerns that the arrangement into which you are intending to transfer your benefits may be a 'pension liberation' arrangement, please see the Pension Regulator's website at: <http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>.)

Where the transfer includes a transfer of GMP and / or section 9 (2B) rights to a contracted in occupational pension scheme or to a personal pension scheme, I confirm that:

I have received a statement from the receiving arrangement showing the benefits to be awarded in respect of the transfer payment, and

I accept that the benefits to be provided by the receiving arrangement may be in a different form and of a different amount to those which would have been payable by Princes Pension Scheme and that there is no statutory requirement on the receiving arrangement to provide survivor's benefits out of the transfer payment.

** The transfer value in respect of your benefits in the pension scheme is calculated using methods and bases determined by the trustees, after taking advice from the scheme actuary. It is guaranteed for three months from 05 November 2014, but will be recalculated once the guarantee period has expired, if requested. The amount at the date of transfer may therefore be more or less than the amount originally calculated.*

Signed  Date 20/12/14

Full name: JONATHAN JULIAN WHEELER
IN BLOCK CAPITALS PLEASE

OCCUPATIONAL PENSION SCHEME TRANSFER DECLARATION FORM

In respect of: MR J J WHEELER

NI Number: NZ173392B

To: The Trustees of Princes Pension Scheme

c/o the address at the top of the covering letter.

In consideration of the transfer of the sum of £ 28656.00 in respect of the above named, the Trustees of ROSELAND SECURITIES PENSION SCHEME (hereinafter called "the Receiving Scheme") hereby confirm and undertake as follows:

[The Receiving Scheme is a registered pension scheme under section 153 of the Finance Act 2004]*

Evidence of registration by Her Majesty's Revenue & Customs (HMRC) must be attached.

[The Receiving Scheme is an insured scheme]*

The above named has been admitted to membership of the Receiving Scheme and in respect of the transfer payment will be entitled to such benefits as shall be agreed between the member and the Trustees of the Receiving Scheme.

[We undertake to treat part of the benefit provided under the Receiving Scheme (being not less than £0.00 per annum) as "equivalent pension benefits" for the purposes of the National Insurance Act 1965 in respect of contracted-out employment between and . In the event of a subsequent transfer to another Scheme we undertake to obtain a similar undertaking from such Scheme's Trustees and agree to indemnify you and the employer concerned against any claims or demands in respect of such equivalent pension benefits.]*

[We undertake to treat £ 0.00 per annum as "guaranteed minimum pension", for the purposes of the Pension Schemes Act 1993. The guaranteed minimum pension will be revalued [in line with section 148 orders] [at fixed rate] [at limited rate]*.

We undertake that any transfer benefits provided in respect of contracted-out employment from 6 April 1997 will be in the same form as those provided for our scheme's own contracted-out members.*

The member is/is not* in contracted-out employment. If not in contracted-out employment, the Receiving Scheme is willing and able to accept any contracted-out liabilities and provide normal benefits instead.

Receiving scheme ECON:

Receiving scheme SCON:*

A copy of the contracting-out certificate must be attached.

We authorise HMRC to provide Mercer Limited, as the administrators of Princes Pension Scheme, with any information they deem necessary in their investigation of the registration status of .

The HMRC reference number of is 0810 289 RE.

The name of the principal employer and company registration number is

ROSELAND SECURITIES LTD - 088 24908.

Name of the Scheme Administrator for the purposes of Section 270 of the Finance Act 2004:

PENSION PRACTITIONER.COM

Scheme Administrator ID as provided by HMRC:

0000 5886

Signature(s): _____ Date: _____

Full name(s) of authorised signatory(s):

Position of authorised signatory(s):

TRUSTEE / COMPANY DIRECTOR

*delete as appropriate

TRANSFER CHECK LIST
Member: MR J J WHEELER

Transfer to

I confirm the following documents are attached :

1. Application to proceed with transfer of benefits Form signed by the member. ☐

2. Declaration Form(s) signed by (Trustees/Insurance Company). ☐

3. Member's original Birth Certificate (and Marriage Certificate if applicable). ☐

4a. The original certificate of benefits sent to the member. ☐

OR

4b. A letter signed by the member confirming the certificate is no longer in their possession. ☐

5. Evidence of registration by HMRC. ☐

6. A copy of the Contracting-out Certificate (if applicable) including the relevant ECON and SCON numbers. ☐

7. Advice Disclaimer (if applicable) ☐

8. Member/Additional information form (if included in the pack) ☐

9. Receiving scheme policy / reference number

10. Receiving scheme payment details completed below. ☐

Payee:

Bank: Branch:

Sort Code: Account Number:

Reference:

Failure to provide the information requested will result in delays in the transfer

A lifetime's savings lost in a moment.



Pension scams. Don't get stung.

ActionFraud
Report Fraud & Internet Crime 1-888-4-ACTION

**THE
PENSIONS
ADVISORY SERVICE**

Pension scams are on the increase in the UK.

'One-off pension investments', 'pension loans' or upfront cash are being used to entice savers.



For most people the offers will be bogus and **you will probably lose most, if not all, of your savings.**

In the future you may be able to take more than 25% of your pension savings as a cash lump sum after the age of 55 – but this would not come into effect until at least April 2015.



As well as losing most, if not all, of your savings, you may also receive tax charges of over half the value of your pension for taking an 'unauthorised payment'.

This booklet explains in more detail how to spot potential pension scams, what to do if you suspect a scam and who to contact.



**Check the facts before you make an irreversible decision.
A lifetime's savings can be lost in a moment.**

Types of scam to watch out for

Pension scams can take many forms. Some scams will appear to be legal, and some scammers may even suggest that the Government has asked them to contact you. Watch out for these common features of pension scams:

- Phrases like 'one-off investment opportunities', 'free pension reviews', 'legal loopholes', 'cash bonus', 'government endorsement'
- Victims are approached out of the blue over the phone, via text messages or in person door-to-door
- Transfers of your money or investments overseas, meaning the money is harder to recover
- Access to your pension pot before age 55
- No member copy of any documentation
- Victims are encouraged to speed up transfer of their money to the new scheme.

Scams may be presented as unique investment opportunities. They may try to get your attention by offering a free pension review. You may be encouraged to transfer your pension quickly, and they may even send documents to you by courier in an attempt to pressurise you to sign.

Once you've transferred your pension, it's too late. Many victims will lose their entire pension and will have to pay a large tax charge on top.

Pension facts

| What can I do? | What can't I do? |
|--|--|
| You can start to draw your pension once you reach 55 if your scheme allows it. | You cannot access any of your pension before you are 55 (other than due to ill health). |
| You can take a cash lump sum of up to 25% when you start receiving your pension. | You cannot take more than 25% of your pension as a cash lump sum. This may change from April 2015, however only 25% of the pot will be tax free. |

Examples of real life scams



Victim A: upfront cash scam

Ruby is 53 years old and due to retire in six years. She's recently re-mortgaged her home to free up some cash for her son's university costs. She has had a pension scheme for over 30 years and now it's worth £114,000. She wants to explore whether she can access it early, so she searches on the internet for '**early pension release**'.

The trap

Ruby finds a website that offers pension release so she fills out their contact form and is called the next day. She is told that she can take 5% of her pension in cash now and the rest will be invested in UK storage facilities, which will generate a **guaranteed 8% return** for her savings. She is disappointed that she can only release £5,700 now but is happy at the prospect that the rest will grow quickly.

The point of no return

A courier is sent to Ruby and she signs the papers provided. One week later £5,700 is transferred to her bank account and she receives a welcome letter as well as an opening statement showing her pension monies.

What happened next?

For more than a year, Ruby heard nothing about her pension. She called the contact number she had been given to find out how the investment was going but the phone lines were constantly engaged. She visited the address and was told by a company on the premises that they were not responsible but to call a different number. This number was also constantly engaged.

The punishment

Ruby called Action Fraud and was told that it was likely she had lost all of her pension. Three months later she was contacted by HM Revenue & Customs (HMRC) and told that she would be hit with unauthorised payment tax charges of £62,700.

How did it happen?

Ruby's desire for short term cash meant that she agreed to a investment opportunity that didn't exist. The upfront cash she received was a deliberate attempt to lure her in from scammers who knew that, if successful, they'd walk away with over £108,000 of her money. By the time she reported it, it was already too late. And by accessing her pension before age 55, Ruby broke rules which meant that she was hit by a tax charge. The fact that she lost most of her pension didn't mean that she was exempt from these heavy charges.

Points in **bold** are hallmarks of a pension scam.





Victim B: Tricked into being part of the scam itself

Henry is 44 years old and has been in his company pension scheme for 17 years. He receives a **cold call** out of the blue with an offer of a **free pension review**.

The trap

The caller offers Henry a '**unique investment opportunity**' for his pension savings, specifically in property developments overseas. The investment promises much higher returns than the current return on his work pension. Henry is told that the more he invests, the better the interest rate he'll receive.

The point of no return

Henry is interested and tells the cold caller that he'd like more information. The next day a **courier arrives** with forms for him to sign. Henry has questions that the courier can't answer, but he signs the forms because he was told the day before that if he doesn't take the investment opportunity it'll be **offered to someone else**. A week later, Henry receives a brochure in the post giving details of his investment.

What happened next?

Six months later Henry wanted to know if he could invest any more money in the property developments. He called the number in the investment brochure and it was disconnected. He investigated online and discovered that some pension transfer offers may be a scam. Concerned, Henry called Action Fraud to register a suspected crime.

The punishment

18 months after he transferred his pension, Henry had heard nothing about the investment and had no records of where his money was. But losing his pension savings was just the start. HMRC issued a tax penalty against Henry for not filing his tax returns; and a charge for making an unauthorised payment. Companies House informed Henry that he might also be fined and banned for life from being a director of any company.

How did it happen?

When Henry signed the papers several things happened. Firstly, he lost his entire pension. Secondly, he unwittingly agreed to become a 'director' of the investment company at the centre of the scam. This meant he had legal duties with Companies House and HMRC that he didn't even know about. Henry lost 17 years' worth of savings because he was coerced into transferring without knowing all the facts.

Points in **bold** are hallmarks of a pension scam.





What to do if you think you're being targeted

- Never be rushed into making a decision
- Make sure the adviser is authorised by the FCA at www.fca.org.uk/register
- Before you sign anything, call The Pensions Advisory Service on 0300 123 1047 for information and guidance about pension scams
- If you have already accepted an offer, raise the alarm by calling Action Fraud on 0300 123 2040.

Don't proceed unless you are absolutely certain your money will be safe. Once you transfer, it's too late.



For impartial information
and guidance on scams:

THE
PENSIONS
ADVISORY SERVICE

0300 123 1047

www.pensionsadvisoryservice.org.uk

If you have already
accepted an offer, call:

ActionFraud

Report Fraud & Internet Crime

0300 123 2040

A cross-government initiative by:

ActionFraud
Report Fraud & Internet Crime

**CITY OF LONDON
POLICE**

FCA
FINANCIAL CONDUCT AUTHORITY

Pension scams
Help for individuals

© The Pensions Regulator July 2014

**HM Revenue
& Customs**

**the Money
Advice Service**

NCA
National Crime Agency

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SFO | serious
fraud
office

THE
PENSIONS
ADVISORY SERVICE

The Pensions
Regulator



Business Account

16079 076408 0523 E 36300

ROSELAND SECURITIES LTD
HIGHER TREBYAN
LANHYDROCK
BODMIN
PL30 5AE

393



Your account summary for 4th Nov 2014 to 2nd Dec 2014

Account name: ROSELAND SECURITIES LTD
Account number: 66422713 Sort Code 090128
BIC: ABBYGB2LXXX IBAN: GB45ABBY09012866422713
Statement number: 003/2014

Page 1 of 3

| | |
|---|------------------|
| Balance brought forward from 3rd Nov statement: | £1,838.37 |
| Total Credits | £500.41 |
| Total Debits | -£64.99 |
| Your balance at close of business 2nd Dec 2014 | £2,273.79 |

Details of rates and charges can be found on the website. For Business Banking please visit www.santanderbusinessbanking.co.uk and for Corporate Banking please visit www.santanderch.co.uk

☎ For all Business Banking products/services, for previous Alliance & Leicester customers, please call 0844 800 2222, Monday to Friday 8am to 6pm or Saturday, 8am to 2pm.

If you have recently opened a Santander Business product, please call 0845 607 0666, Monday to Friday 8am to 9pm or Saturday, 8am to 1pm.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Typetal service available 0800 056 4004

📧 For all Business products/services, for previous Alliance & Leicester customers, e-banking and information is available at www.mybusinessbank.co.uk

If you have recently opened a Santander Business product, for all products/services, e-banking and information is available at www.santander.co.uk

✉ Santander, Customer Service Centre, Bootle, Merseyside L30 4GB

Details of rates and charges can be found on the website. For Business Banking please refer to www.santanderbusinessbanking.co.uk

News and information

Dated: 17 February 2014

Trust Deed

establishing the

ROSELAND SECURITIES PENSION SCHEME

Parties

- 1 Roseland Securities Ltd (company number 08824908 (in this deed called the 'Principal Employer') of Higher Trebyan, Lanhydrock, Bodmin, Cornwall, PL30 5AE
- 2 Jonathan Julian Wheeler (in this deed called the 'Trustees') of 1 Church Steps, Martley, Worcester, WR6 6QA

Recitals

- (A) The Principal Employer wishes to establish a pension scheme to be known as Roseland Securities Pension Scheme (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

Operative provisions

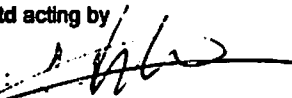
- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
 - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
 - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

SIGNED as a deed, and delivered when dated, by
Roseland Securities Ltd acting by

Director

Signature:
Name:



JONATHAN WHEELER

Witness

Signature:

Name :

Address :


Kate Llewellyn
8 Wyld Court, SN25 2EE

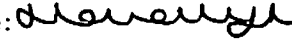
SIGNED as a deed, and delivered when dated, by
Jonathan Julian Wheeler in the presence of:

Witness

Signature:

Name :

Address :


Kate Llewellyn
8 Wyld Court, SN25 2EE

(signature)



Companies House

Company Details

Name & Registered Office:

ROSELAND SECURITIES LTD

HIGHER TREBYAN

LANHYDROCK

BODMIN

CORNWALL

PL30 5AE

Company No. 08824908

Status: Active

Date of Incorporation: 23/12/2013

Country of Origin: United Kingdom

Company Type: Private Limited Company

Nature of Business (SIC):

70229 - Management consultancy activities other than financial management

Accounting Reference Date: 31/12

Last Accounts Made Up To: (NO ACCOUNTS FILED)

Next Accounts Due: 23/09/2015

Last Return Made Up To: 09/08/2014

Next Return Due: 06/09/2015

Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied)

Last Members List: 09/08/2014

Previous Names:

No previous name information has been recorded over the last 20 years.

UK Establishment Details

There are no UK Establishments associated with this company.

Overseas Company Info

There are no Overseas Details associated with this company.



Companies House

Company Details

Name & Registered Office:

PENSION PRACTITIONER.COM LIMITED

DAWS HOUSE

DAWS LANE

MILL HILL

LONDON

NW7 4SD

Company No. 06028668

Status: Active

Date of Incorporation: 14/12/2006

Country of Origin: United Kingdom

Company Type: Private Limited Company

Nature of Business (SIC):

64999 - Financial intermediation not elsewhere classified

Accounting Reference Date: 01/02

Last Accounts Made Up To: 01/02/2014 (TOTAL EXEMPTION FULL)

Next Accounts Due: 01/11/2015

Last Return Made Up To: 03/01/2014

Next Return Due: 31/01/2015

Mortgage: Number of charges: (0 outstanding / 0 satisfied / 0 part satisfied)

Last Members List: 03/01/2014

Previous Names:

No previous name information has been recorded over the last 20 years.

UK Establishment Details

There are no UK Establishments associated with this company.

Overseas Company Info

There are no Overseas Details associated with this company.



Information Commissioner's Office

Data Protection Register - Entry Details

Registration Number: Z9777912

Date Registered: 15 February 2007 **Registration Expires:** 14 February 2015

Data Controller: PENSION PRACTITIONER.COM LTD

Address:

DAWS HOUSE
33-35 DAWS LANE
LONDON
NW7 4SD

Other Names:

PENSION.PRACTITIONER.COM
PENSIONPRACTITIONER.CO.UK

This register entry describes, in very general terms, the personal data being processed by:

PENSION PRACTITIONER.COM LTD

Nature of work - Trustees of a Pension Scheme

Description of processing

The following is a broad description of the way this organisation/data controller processes personal information. To understand how your own personal information is processed you may need to refer to any personal communications you have received, check any privacy notices the organisation has provided or contact the organisation to ask about your personal circumstances.

Reasons/purposes for processing information

We process personal information as trustees of pension funds to enable us to administer a funded pension or superannuation scheme.

Type/classes of information processed

We process information relevant to the above reasons/purposes. This may include:

- personal details
- family details
- goods and services
- lifestyle and social circumstances
- financial details
- employment details

We also process sensitive classes of information that may include physical or mental health details.

Who the information is processed about

We process personal information about:

- customers and clients
- trustees
- members and beneficiaries
- employers and employees of other organisations

Who the information may be shared with

We sometimes need to share the personal information we process with the individual themselves and also with other organisations. Where this is necessary we are required to comply with all aspects of the Data Protection Act (DPA). What follows is a description of the types of organisations we may need to share some of the personal information we process with for one or more reasons.

Where necessary or required we share information with:

- claimants, beneficiaries, assignees and payees
- pension schemes with which the person whose personal information we are processing has an association
- trade and business associates and professional advisers
- healthcare, social and welfare organisations
- financial organisations and advisers
- central and local government
- service providers
- ombudsmen and regulatory authorities
- suppliers
- family, associates or representatives of the person whose personal data we are processing
- current, past or prospective employers

Transfers

It may sometimes be necessary to transfer personal information overseas. When this is needed information is only shared within the European Economic Area (EEA). Any transfers made will be in full compliance with all aspects of the data protection act.

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Pension Practitioner.Com Limited
Daws House
33-35 Daws Lane
London
United Kingdom
NW7 4SD

Pension Schemes Services
Fitz Roy House
Castle Meadow Road
Nottingham
NG2 1BD

Notification of registration for tax relief and exemptions

We have registered Roseland Securities Pension Scheme on 9 June 2014. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is 00810289RE. You should use this when you want to view the scheme details online and in all future communications with us.

On your application for registration you indicated that the scheme is an occupational and investment-regulated pension scheme. If the scheme ceases to be investment-regulated and/or changes its legal structure, then you must tell us about the change on an event report. If there are any other changes, to any factor regarding a declaration or confirmation you gave when applying to register the scheme, please tell us as soon as possible.

An occupational pension scheme is defined in section 150(5) of the Finance Act 2004 as a pension scheme established by an employer or employers and having or capable of having effect so as to provide benefits to or in respect of any or all of the employees of:

- that employer or those employers
- any other employer

whether or not it also has or is capable of having effect so as to provide benefits to or in respect of other persons.

As you have indicated that this is an occupational pension scheme, we expect a genuine employer to have established the scheme. If this is not the case, we may deregister the scheme.

Responsibilities of the scheme administrator

As part of the registration process you declared that as the scheme administrator you will comply with section 270(3) of the Finance Act 2004. This means that you:

- understand that you will be responsible for carrying out the functions conferred or imposed on the scheme administrator by and under this section
- intend to carry out those functions at all times, whether resident in the UK or another state which is a European Union member state or a non-member European Economic Area state

If you do not comply with section 270(3), we may deregister the pension scheme.

Authorised transfers

When you applied you confirmed that:

- the pension scheme rules do not directly or indirectly entitle any person to unauthorised payments
- the pension scheme will not be administered in a way that knowingly entitles any person to unauthorised payments

You must ensure that any transfer of sums and assets out of the pension scheme is a recognised transfer in accordance with section 169 of the Finance Act 2004. Any transfer that is not a recognised transfer would be deemed to be an unauthorised member payment.

An unauthorised member payment would be a scheme chargeable payment. As scheme administrator of the pension scheme you would be liable to a charge to Income Tax of up to 40% of the unauthorised payment, known as the scheme sanction charge.

You can get detailed guidance on pension liberation, which you may find useful in deciding if you should action a transfer request, from The Pensions Regulator. Go to www.thepensionsregulator.gov.uk

If an individual wants to transfer into your scheme from another registered pension scheme, the transferring scheme may approach us to establish the status of your scheme.

Deregistration

We may carry out checks to ensure that the pension scheme continues to meet the criteria to be a registered pension scheme for tax relief and exemptions.

If we identify that any of the criteria in section 158 of the Finance Act 2004 apply then we may deregister the pension scheme. If that should happen, you will be liable to a deregistration tax charge of 40% of the total of:

- the amount of any sums held for the purposes of the pension scheme immediately before it ceased to be a registered pension scheme
- the market value at that time of any assets held for the purposes of the pension scheme

You can get more information on recognised transfers, unauthorised payments and deregistration in the Registered Pensions Schemes Manual (RPSM). Go to www.hmrc.gov.uk/manuals/rpsmmanual

The Financial Services Register

[Home Search](#) [Financial Services Firm Search](#) [Individuals Search](#) [Payment Services Firm Search](#) [CIS](#)
[EPF Search](#)

Basic details for:

402391 - JAN Investment Marketing

| | |
|---|--|
| Current status: | Authorised |
| Effective Date: | 26/10/2004 |
| Tied Agent: | |
| Undertakes Insurance Mediation: | Y |
| Registered under Money Laundering Regulations: | |
| Address: The address shown is the firm's principal place of business. If the firm is a company, this address may be the same as its registered office but it does not have to be. A company's registered office can be found by contacting Companies House. | 105 Victoria Road Swindon Wiltshire UNITED KINGDOM SN1 3BD |
| Phone: | 44 01793 611 126 |
| Fax: | 44 01793 611 811 |
| Email: | j_a_n@jan-cash.co.uk |
| Website: | www.jan-cash.co.uk |
| Notices: | Unable to hold client money. |
| Other information: | |

[Legal information](#) | [Freedom of information](#) | [Privacy Policy statement](#) | [Contact us](#)

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J. PIETRUSZKA
Principal
105 VICTORIA ROAD
SWINDON SN1 3BD
Tel: 0044 1793 611126
Fax: 0044 1793 610604
Mobile: 07775 782003
www.jan-cash.co.uk
e-mail: mail@jan-cash.co.uk



Princes Pension Scheme
Mercer
4 St Paul's Square
Old Hall Street
Liverpool
L3 9SJ

Date: 18/11/2014

Dear Administrator,

RE: Transfer request in respect of: MR J J Wheeler

We would like to take this opportunity to introduce ourselves as JAN Investment Marketing, the clients FCA authorised independent financial advisor.

Thank you for your recent correspondence which is now being returned to you. This letter is in reference to questions asked under the heading 'Occupational Pension Scheme – Additional Information Form' on page 10 of the letter. Please reference the question, highlighted, with the following response:

I can confirm that we, JAN Investment Marketing, have been appointed as the regulated fund manager as appointed by the scheme trustees for 'Roseland Securities Pension Scheme'.

Please feel free to contact us at any time as we would be happy to help.

Yours Sincerely

A handwritten signature in blue ink, appearing to be 'Jan Pietruszka', written over a light blue circular background.

Jan Pietruszka
Principal



LICENSED
CREDIT
BROKER
CCL No.
184549

Authorised and Regulated by the
Financial Conduct Authority
Ref. 402391
Data Protection Number: Z5167906

Adam Holmes

From: Brad Davis [bradd@pensionpractitioner.com]
Sent: 19 November 2014 17:48
To: Adam Holmes
Subject: Fwd: Roseland Securities Pension Scheme

----- Forwarded message -----

From: Mitchell, Holly <holly.mitchell@virginmoney.com>
Date: 13 June 2014 14:19
Subject: Roseland Securities Pension Scheme
To: Brad Davis <bradd@pensionpractitioner.com>, Michelle Lunnon <michellel@pensionpractitioner.com>, Georgina Stuliglowa <georginas@pensionpractitioner.com>

Hello

We confirm the following acc details

| | |
|----------------|------------------------------------|
| Bank | Church House Trust |
| Account Name | Roseland Securities Pension Scheme |
| Sort Code | 60-95-31 |
| Account Number | 33130366 |
| Reference | 3301-30366-0 |

Thanks

Holly Mitchell
Customer Service Representative
The Team at Yeovil
01935 609600
theteam.yeovil@church-house-trust.co.uk

Church House Trust Ltd 3 Goldcroft Yeovil Somerset BA21 4DQ

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The following companies also trade as Virgin Money. They are both authorised and regulated by the Financial Conduct Authority, are registered in England and Wales and have their registered office at Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL: Virgin Money Personal Financial Service Limited (Company no.

3072766) and Virgin Money Unit Trust Managers Limited (Company no. 3000482).

For further details of Virgin Money group companies please visit our website at virginmoney.com

--

Pension Practitioner.com

Daws House

33-35 Daws Lane

London

NW7 4SD

T: 0800 634 4862

F: 020 8711 2522

UK Reg Co No: 6028668

VAT Reg No: 894312018

HMRC Practitioner Reg: 00005886